

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Janet Marie Cordell
Debtor

Case No. 20-02759-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 06, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db	+ Janet Marie Cordell, 14836 Sherwood Drive, Greencastle, PA 17225-9471
5359428	+ Century Support Services, 2000 Commerce Loop, Suite 2111, Irwin, PA 15642-8113
5359435	+ F&m Trust, 20 S Main Street, Chambersburg, PA 17201-2246
5359437	GC Services Limited Partnership, PO Box 857, Oaks, PA 19456-0857

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5359430	+ EDI: CITICORP.COM	Oct 06 2023 22:39:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5367526	EDI: CITICORP.COM	Oct 06 2023 22:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5359432	+ EDI: WFNNB.COM	Oct 06 2023 22:39:00	Comenitycb/dtlfirstfin, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
5361022	EDI: DISCOVER.COM	Oct 06 2023 22:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5359433	+ EDI: DISCOVER.COM	Oct 06 2023 22:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5359436	+ Email/Text: bankruptcy@fult.com	Oct 06 2023 18:40:00	Fulton Bk, Po Box 4887, Lancaster, PA 17604-4887
5359429	EDI: JPMORGANCHASE	Oct 06 2023 22:39:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5372437	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 06 2023 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5375300	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 18:41:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5359438	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 06 2023 18:40:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5364450	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 06 2023 18:40:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5359431	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 18:41:37	Resurgent's Acquisitions LLC, c/o Resurgent Capital Services LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
5359439	+ EDI: USBANKARS.COM	Oct 06 2023 22:39:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
5365597	EDI: USBANKARS.COM	Oct 06 2023 22:39:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

District/off: 0314-1
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Page 2 of 2
Total Noticed: 20

5359434	EDI: USBANKARS.COM	Oct 06 2023 22:39:00	Elan Financial Service, PO Box 790084, Saint Louis, MO 63179
5373970	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 18:41:40	Wilmington Savings Fund Society, FSB, not in its, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Janet Marie Cordell ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Janet Marie Cordell
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:20-bk-02759-HWV

Social Security number or ITIN xxx-xx-1976

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Marie Cordell

By the
court:

10/6/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.